



**Mortgage Servicing | 1 Corporate Drive | Suite 360 | Lake Zurich, IL 60047-8945
Customer Service 855-447-7212**

July 16, 2019

MS1710

Rachel Corina Luna
16022 Kube CT
Jersey Village TX 77040-

Loan Number: [REDACTED]

THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

Dear Rachel Corina Luna :

We want to help you. Your mortgage is delinquent, but you can still avoid the financial and emotional impacts of foreclosure if you contact us.

As part of the Flex Modification program, you do not need to provide us with financial, income, or hardship documentation to be evaluated if your mortgage loan account is at least 90 days delinquent, and you meet other eligibility requirements.

We have already carefully reviewed your mortgage loan account for Flex Modification eligibility, and we regret to inform you that your mortgage loan account is ineligible for a Flex Modification.

Based on eligibility requirements, we are not able to offer you a Flex Modification for the following reason(s):

Your loan was in line of review for loss mitigation offer however unresolve title issue on previously offered modification.

Although you are ineligible for a Flex Modification we may still be able to help you. You may be eligible for other loss mitigation options such as a short sale, and/or deed-in-lieu of foreclosure. To see if you qualify for other loss mitigation options, you must submit a complete Borrower Response Package including financial, income, and hardship documentation to us at least 38 calendar days before a scheduled foreclosure sale. If a complete Borrower Response Package is not received at least 38 calendar days before any scheduled foreclosure sale we may not be able to conduct a full review of your mortgage loan file.

QL673/APE

EXHIBIT K

NDMHomeloan.com



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If you have already submitted a complete Borrower Response Package, we will evaluate you for all available loss mitigation options. We will provide notice of which loss mitigation options, if any, you will be offered within 30 calendar days from the date of receipt of your complete Borrower Response Package.

Please be advised that submitted documentation will become outdated and expire 90 days after the date on which the document was generated. You will be notified if we require updated documentation.

Assistance may still be available to you. Call us today to discuss the information contained in this notice or to request a Borrower Response Package at 1-866-397-5370 or fax 1-847-574-8243.

Sincerely,

Anjana Patel
Loss Mitigation Department

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